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**UNITED STATES DISTRICT COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**

NGOC LAM CHE, an individual

Plaintiff,

vs.

BANK OF AMERICA, NATIONAL  
ASSOCIATION;

Defendants.

Case No: 5:24-cv-06732

**COMPLAINT FOR**

- (1) VIOLATION OF THE UNRUH  
CIVIL RIGHTS ACT (CALIFORNIA  
CIVIL CODE §§ 51, 52);**
- (2) VIOLATIONS OF THE  
AMERICANS WITH DISABILITIES  
ACT OF 1990**

**I.**  
**SUMMARY**

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3       **1.**       This is a civil rights action by Plaintiff Ngoc Lam Che (“Plaintiff”) for discrimination  
4 at the building, structure, facility, complex, property, land, development, and/or surrounding  
5 business complex bearing the legal address of: 2650 Berryessa Rd., San Jose, California 95132 (the  
6 “Property”), from which the “BANK OF AMERICA” operates. Plaintiff frequents lives  
7 approximately 15 minutes from the Property and the restaurant is conveniently located.

8       **2.**       Plaintiff seeks damages, injunctive and declaratory relief, attorney’s fees and costs  
9 pursuant to the Americans with Disabilities Act of 1990 (42 U.S.C. §§ 12101, et seq.) and related  
10 California statutes<sup>1</sup> against Defendant, the tenant and owner of the Property, BANK OF AMERICA,  
11 NATIONAL ASSOCIATION (“Defendant”).

**II.**  
**JURISDICTION**

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14       **3.**       This Court has original jurisdiction under 28 U.S.C. §§ 1331 and 1343 for ADA  
15 claims.

16       **4.**       Supplemental jurisdiction for claims brought under parallel California law – arising  
17 from the same nucleus of operative facts – is predicated on 28 U.S.C § 1367.

18       **5.**       Plaintiff’s claims are authorized by 28 U.S.C. §§ 2201 and 2202.

**III.**

**VENUE**

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21       **6.**       All actions complained of herein take place within the jurisdiction of the United  
22 States District Court, Northern District of California, and venue is invoked pursuant to 28 U.S.C. §  
23 1391(b), (c).

**IV.**

**PARTIES**

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26       **7.**       Defendant is, or was at the time of the incident, the owner, operator, lessor and/or  
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28 <sup>1</sup> Plaintiff is not currently asserting a cause of action under California Civil Code § 55, but may  
amend his complaint at a later time upon discovery of facts which give rise to such a claim.

lessee of the Property, and consists of a person (or persons), firm, company, and/or corporation.

8. Plaintiff is a T-6 paraplegic, and as a result is unable to walk or stand, and thus requires a use of a wheelchair at all times when traveling in public. Plaintiff is “physically disabled” as defined by all applicable California and United States laws, and a member of the public whose rights are protected by these laws.

## V.

### FACTS

9. On May 3, 2024, Plaintiff attempted to patronize the Property. The Property is a sales or retail establishment, open to the public, which is intended for nonresidential use and whose operation affects commerce.

10. Plaintiff visited the Property and encountered barriers (both physical and intangible) that interfered with – if not outright denied – Plaintiff’s ability to use and enjoy the goods, services, privileges and accommodations offered at the facility. To the extent known by Plaintiff, the barriers at the Property included, but are not limited to the following:

- a. The spaces designated as accessible do not have accompanying accessible access aisles; without an access aisle accompanying an accessible space, Plaintiff does not have room to transfer from his driver’s seat to his wheelchair making it difficult, if not impossible to exit his vehicle.
- b. Parking spaces are faded. Many of the parking spaces are not properly configured or have faded paint making it difficult for Plaintiff to discern which spaces are meant to accommodate Plaintiff.

11. These barriers to access are listed without prejudice to Plaintiff citing additional barriers to access after inspection by Plaintiff’s access consultant, per the 9th Circuits standing standards under *Doran v. 7-Eleven, Inc.* 524 F.3d 1034 (9th Cir. 2008). These barriers prevented Plaintiff from enjoying full and equal access to the Property.

12. Plaintiff thus experienced difficulty, discomfort and embarrassment, from visiting the Property and/or otherwise was deterred from visiting the Property because of the accessible barriers.

1 Plaintiff would patronize the Property once the barriers are removed as he desires to patronize the  
 2 businesses located on the Property. Within twelve months of the correction and/or removal of the  
 3 barriers, Plaintiff would return to the Property to not only patronize the restaurant at the Property but  
 4 also to ensure the Property's compliance with the ADA.

5 **13.** On information and belief, Plaintiff alleges that Defendant knew that these elements  
 6 and areas of the Property were inaccessible, violate state and federal law, and interfere with (or  
 7 deny) access to the physically disabled. Moreover, Defendant has the financial resources to remove  
 8 these barriers from the Property (without much difficult or expense), and make the Property  
 9 accessible to the physically disabled. To date, however, the Defendant refuses to remove those  
 10 barriers.

11 **14.** At all relevant times, Defendant has possessed and enjoyed sufficient control and  
 12 authority to modify the Property to remove impediments to wheelchair access and to comply with  
 13 the Americans with Disabilities Act Accessibility Guidelines and Title 24 regulations. Defendant  
 14 has not removed such impediments and has not modified the Property to conform to accessibility  
 15 standards.

## 16 VI.

### 17 **FIRST CAUSE OF ACTION: VIOLATION OF CALIFORNIA LAW INCLUDING: THE** 18 **UNRUH ACT, CIVIL CODE §§ 51, 52 AND THE AMERICANS WITH DISABILITIES ACT**

#### 19 **AS INCORPORATED BY CIVIL CODE SECTION 51(f)**

20 **15.** Plaintiff incorporates the allegations contained in paragraphs 1 through 14 for this  
 21 claim and incorporates them herein.

22 **16.** At all times relevant to this complaint, California Civil Code § 51 has provided that  
 23 physically disabled persons are free and equal citizens of the state, regardless of disability or medical  
 24 condition:  
 25

26 All persons within the jurisdiction of this state are free and equal, and no matter  
 27 what their sex, race, color, religion, ancestry, national origin, disability, or  
 28

1 medical condition are entitled to the full and equal accommodations, advantages,  
2 facilities, privileges, or services in all business establishments of every kind  
3 whatsoever. Cal. Civ. Code § 51(b).

4 **17.** California Civil Code § 52 provides that the discrimination by Defendant against  
5 Plaintiff on the basis of his disabilities constitutes a violation of the anti-discrimination provisions of  
6 §§ 51 and 52.

7 **18.** Defendant's discrimination constitutes a separate and distinct violation of California  
8 Civil Code § 52 which provides that:

9 Whoever denies, aids or incites a denial, or makes any discrimination or  
10 distinction contrary to section 51, 51.5 or 51.6 is liable for each and every offense  
11 for the actual damages, and any amount that may be determined by a jury, or a  
12 court sitting without a jury, up to a maximum of three times the amount of actual  
13 damage but in no case less than four thousand dollars (\$4,000) and any attorney's  
14 fees that may be determined by the court in addition thereto, suffered by any  
15 person denied the rights provided in Section 51, 51.5 or 51.6.

16 **19.** Any violation of the Americans with Disabilities Act of 1990 (as pled in the Second  
17 Cause of Action) constitutes a violation of California Civil Code § 51(f) thus independently  
18 justifying an award of damages and injunctive relief pursuant to California law. Per § 51(f), "[a]  
19 violation of the right of any individual under the Americans with Disabilities Act of 1990 ... shall  
20 also constitute a violation of this section."

21 **20.** Plaintiff continues to be deterred from visiting the Subject Property based upon the  
22 existence of the accessible barriers. In addition to the occurrence in May 2024 Plaintiff is also  
23 entitled to \$4,000.00 in statutory damages for each additional occurrence of discrimination under  
24 California Civil Code § 52, which continue to occur during the course of this action.

25 **21.** The actions and omissions of Defendant as herein alleged constitute a denial of access  
26 to and use of the described public facilities by physically disabled persons within the meaning of  
27 California Civil Code §§ 51 and 52. As a proximate result of Defendant's action and omissions  
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Defendant has discriminated against Plaintiff in a violation of Civil Code §§ 51 and 51.

**VII.**

**SECOND CAUSE OF ACTION: VIOLATION OF THE AMERICANS WITH  
DISABILITIES ACT OF 1990 (42 USC §§ 12101 *et seq.*)**

**22.** Plaintiff incorporates the allegations contained in paragraphs 1 through 20 for this claim and incorporates them herein.

**23.** As part of the Americans with Disabilities Act of 1990 (“ADA”), Congress passed “Title III – Public Accommodations and Services Operated by Private Entities.” 42 U.S.C. § 12181 *et seq.* The Property is one of the “private entities” which are considered “public accommodations” for purposes of this title, which includes any “restaurant, bar, or other sales or rental establishment serving food or drink.” § 301(7)(B).

**24.** The ADA states that “[n]o individual shall be discriminated against on the basis of disability in the full and equal enjoyment of the goods, services, facilities, privileges, advantages, or accommodations of any place of public accommodation by any person who owns, leases, or leases to, or operates a place of public accommodation.” 42 U.S.C. § 12182.

**25.** The acts and omissions of Defendant set forth herein were in violation of Plaintiff’s rights under the ADA and the regulations promulgated thereunder, 28 CFR Part 36 *et seq.*

**26.** The removal of each of the barriers complained of by Plaintiff as hereinabove alleged, were at all times herein mentioned “readily achievable” under the standards §§ 301 and 302 of the ADA. As noted hereinabove, removal of each and every one of the architectural barriers complained of herein were also required under California law. Further, on information and belief, alterations, structural repairs or additions since January 26, 1993 have also independently triggered requirements for removal of barriers to access for disabled persons per § 303 of the ADA. In the event that removal of any barrier is found to be “not readily achievable,” Defendant still violated the ADA, per § 302(b)(2)(A)(v) by failing to provide all goods, services, privileges, advantages and accommodations through alternative methods that were readily achievable.

1           27. On information and belief, as of the date of Plaintiff's encounter at the Property and  
 2 as of the filing of this Complaint, the Defendant has denied and continues to deny full and equal  
 3 access to Plaintiff and to other disabled persons, including wheelchair users, in other respects, which  
 4 violate Plaintiff's rights to full and equal access and which discriminate against Plaintiff on the basis  
 5 of his disability, thus wrongfully denying to Plaintiff the full and equal enjoyment of the goods,  
 6 services, facilities, privileges, advantages and accommodations, in violation of §§ 302 and 303 of the  
 7 ADA. 42 USC §§ 12182 and 12183.

8           28. On information and belief, Defendant has continued to violate the law and deny the  
 9 rights of Plaintiff and other disabled persons to access this public accommodation since on or before  
 10 Plaintiff's encounters, as previously noted. Pursuant to the ADA, § 308, 42 USC 12188 *et seq.*,  
 11 Plaintiff is entitled to the remedies and procedures set forth in § 204(a) of the Civil Rights Act of  
 12 1964, 42 USC 2000(a)-3(a), as Plaintiff is being subjected to discrimination on the basis of disability  
 13 in violation of the ADA or has reasonable grounds for believing that he is about to be subjected to  
 14 discrimination. Pursuant to § 308(a)(2), "In cases of violations of § 302(b)(2)(A)(iv) and § 303(a) ...  
 15 injunctive relief shall include an order to alter facilities to make such facilities readily accessible to  
 16 and usable by individuals with disabilities to the extent required by this title."

17           29. Plaintiff seeks relief pursuant to remedies set forth in § 204(a) of the Civil Rights Act  
 18 of 1964, 42 USC 2000(a)-3(a), and pursuant to Federal Regulations adopted to implement the  
 19 Americans with Disabilities Act of 1990. Plaintiff is a qualified disabled person for purposes of §  
 20 308(a) of the ADA who is being subjected to discrimination on the basis of disability in violation of  
 21 Title III and who has reasonable grounds for believing he will be subjected to such discrimination  
 22 each time that he may attempt to use the Property and premises.  
 23

## 24           **PRAYER**

25           WHEREFORE, Plaintiff prays that this court award damages and provide relief as follows:

- 26           1. Issue a preliminary and permanent injunction directing Defendant as current owners,  
 27 operators, lessors, and/or lessees of the Property and premises to modify the above described  
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1 Property and premises and related facilities so that each provides full and equal access to all persons,  
2 including but not limited to persons with physical disabilities who use wheelchairs, and issue a  
3 preliminary and permanent injunction directing Defendant to provide and maintain facilities usable  
4 by Plaintiff and similarly situated persons with disabilities, and which provide full and equal access,  
5 as required by law, including appropriate changes in policy;

6 2. Retain jurisdiction over the Defendant until such time as the Court is satisfied that  
7 Defendant's unlawful policies, practices, acts and omissions, and maintenance of inaccessible public  
8 facilities as complained of herein no longer occur, and can not recur;

9 3. Award to statutory damages of \$4,000 for each occurrence of deterrence or discrimination  
10 experienced by Plaintiff until a final judgment is rendered in this case, all according to proof;

11 4. Award to Plaintiff all appropriate damages, including but not limited to statutory damages,  
12 general damages and treble damages in amounts within the jurisdiction of this Court, all according to  
13 proof;

14 5. Award to Plaintiff all reasonable statutory attorney fees, litigation expenses, and costs of this  
15 proceeding as provided by law;

16 6. Award to Plaintiff prejudgment interest pursuant to California Civil 17 Code§ 3291;

17 7. Grant such other and further relief as this Court may deem just and proper.  
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19 ASCENSION LAW GROUP, PC

20 DATE: September 25, 2024

21 /s/ Pamela Tsao

22 Pamela Tsao, attorney for Plaintiff

23 Ngoc Lam Che  
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**DEMAND FOR JURY TRIAL**

Plaintiff hereby demands a jury for all claims for which a jury is permitted.

ASCENSION LAW GROUP, PC

DATE: September 25, 2024

/s/ Pamela Tsao

Pamela Tsao, attorney for Plaintiff

Ngoc Lam Che